

**From:** Scott Jehlik

**Subject:** Disputes on Credit Cards

Date: Sep 17, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
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Comments:

@@@Reporting agencies are very inaccurate, do not respond well to disputes,  
and do not even respond consistently to agencies reporting to them. Much less  
individuals.

Also, when are you guys going to turn an eye to junk debt buyers and their  
flagrant lawlessness?

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OS X; en-us) AppleWebKit/125.2.2 (KHTML, like Gecko) Safari/125.7